

SHARRON HIGGS, )  
)  
Plaintiff, )  
)  
vs. ) Case No. 4:04CV1479 RWS  
)  
EMC MORTGAGE CORP. et al., )  
)  
Defendants. )

This matter is before me on plaintiff's objections to the closing costs.

Plaintiff remains responsible for providing her own homeowner's insurance.

She must, however, list EMC as an additional insured and provide proof that her insurance policy is current at the time of closing.

Finally, plaintiff asks me to excuse her from paying her unpaid mortgage payments because she believes EMC caused her stress. I will deny this request.

**Plaintiff must pay all unpaid mortgage amounts and taxes as she agreed to do under the terms of her settlement. If she does not make these payments and provide proof of homeowner's insurance in the manner described above at the time of closing, I will dismiss her case with prejudice as a sanction for refusing to comply with the settlement agreement.** Once EMC has confirmed the amount of the assessed property taxes for plaintiff's property, I will set a closing date for December.

Accordingly,

**IT IS HEREBY ORDERED** that EMC shall notify the Court in writing of last year's assessed property taxes for plaintiff's property by no later than **December 1, 2006.**

A handwritten signature in black ink, appearing to read "Rodney W. Sippe", is written over a horizontal line.

RODNEY W. SIPPEL  
UNITED STATES DISTRICT JUDGE

Dated this 29th day of November, 2006.